

## PATENT APPLICATION

Docket No.: 13660.17

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Steven B. Smith	
Serial No.:	09/870,142	Art Unit 3692
Filing Date:	May 30, 2001	Conf. No. 4558
Title:	METHOD AND SYSTEM OF MANAGING SPENDING THROUGH ACCOUNT ALLOCATION	
Examining Attorney:	Timothy M. Harbeck	

**AMENDMENT AND RESPONSE**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This correspondence is responsive to the Office Action mailed March 22, 2007 for the above-referenced application. The following Amendment and Response addresses every rejection set forth in the Office Action, thus placing the application in condition for allowance.

Pursuant to 37 C.F.R. § 1.111 please amend the above-referenced patent application as follows:

**Amendments** to the claims begins on page 2 of this document.

**Remarks** begin on page 8 of this document.